

Information to identify the case:

Debtor 1	<u>Camron T. Paige</u>	Social Security number or ITIN	xxx-xx-4815
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-18289-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Camron T. Paige

3/8/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Camron T. Paige
Debtor

Case No. 23-18289-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 08, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2024:

Recip ID	Recipient Name and Address
db	Camron T. Paige, 817 Union Landing Rd, Cinnaminson, NJ 08077-2005
520031288	Alexis Paige, 817 Union Landing Rd, Cinnaminson, NJ 08077-2005
520031291	+ NJ American Water, 1 Water Street, Camden, NJ 08102-1658
520031297	+ SUNNOVA ENERGY CORPORA, 24 GREENWAY PLZ STE 1515, HOUSTON, TX 77046-2452
520031303	WEBBANK/ONEMAIN/FIS, PO BOX 31535TA-74, TAMPA, FL 33631

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJDMARCHAND.COM	Mar 09 2024 01:39:00	Joseph Marchand, Joseph D. Marchand, Chapter 7 Trustee, 106 Hickory Court, Mullica Hill, NJ 08062-9527
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 08 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 08 2024 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520031287	+ Email/Text: BankruptcyNotices@Achieve.com	Mar 08 2024 20:53:00	ACHIEVE PERSONAL LOANS, 1875 S GRANT ST STE 400, SAN MATEO, CA 94402-2676
520031289	+ Email/Text: netcreditbnc@enova.com	Mar 08 2024 20:54:00	NETCREDIT/TABLOC, 175 W JACKSON BLVD, CHICAGO, IL 60604-2615
520031290	Email/Text: csc.bankruptcy@amwater.com	Mar 08 2024 20:54:00	New Jersey American Water, Po Box 371331, Pittsburgh, PA 15250-7331
520089334	+ Email/Text: ecfbnc@aldridgepite.com	Mar 08 2024 20:53:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, c/o Jenelle C. Arnold, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
520031292	+ EDI: AGFINANCE.COM	Mar 09 2024 01:39:00	ONEMAIN, PO BOX 1010, EVANSVILLE, IN 47706-1010
520031293	+ Email/Text: bankruptcy1@pffcu.org	Mar 08 2024 20:53:00	POLICE AND FIRE FEDE, 3333 STREET RD, BENSALEM, PA 19020-2022
520031294	^ MEBN	Mar 08 2024 20:48:23	PSE & G, Po Box 14444, New Brunswick, NJ 08906-4444
520031295	+ EDI: SALLIEMAEBANK.COM	Mar 09 2024 01:39:00	SALLIE MAE BANK INC, PO BOX 3229, WILMINGTON, DE 19804-0229
520031296	+ Email/Text: mtgbk@shellpointmtg.com	Mar 08 2024 20:53:00	SHELLPOINT MORTGAGE, 75 BEATTIE PL STE 300, GREENVILLE, SC 29601-2138
520031298	+ EDI: SYNC	Mar 09 2024 01:39:00	SYNCB/HOME DESIGN HVAC, C/O PO BOX 965036, ORLANDO, FL 32896-0001

District/off: 0312-1

User: admin

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520031299	+ EDI: SYNC	Mar 09 2024 01:39:00	SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
520031300	+ EDI: SYNC	Mar 09 2024 01:39:00	SYNCB/PC RICHARDS, PO BOX 71757, PHILADELPHIA, PA 19176-1757
520031301	+ EDI: SYNC	Mar 09 2024 01:39:00	SYNCB/SCORE REWARDS DC, PO BOX 965005, ORLANDO, FL 32896-5005
520031302	+ EDI: PHINGENESIS	Mar 09 2024 01:39:00	TBOM - GENESIS RETAIL, PO BOX 4499, BEAVERTON, OR 97076-4499
520031304	Email/Text: bankruptcy_notices@wgresorts.com	Mar 08 2024 20:53:00	WESTGATE RESORTS LTD, 5601 WINDHOVER DR, ORLANDO, FL 32819

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2024 at the address(es) listed below:

Name	Email Address
Anne Marie Aaronson	on behalf of Creditor Police and Fire Federal Credit Union aaronson@dilworthlaw.com ctomlin@dilworthlaw.com;mdolan@dilworthlaw.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric J Clayman	on behalf of Debtor Camron T. Paige Eric@Clayman-Law.com CLAYMANLAWLLC@jubileebk.net
Joseph Marchand	jdmarchand@comcast.net jdmarchand@comcast.net;jmarchand@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5